

**EXHIBIT 1: 2023 MARYLAND ACA INDIVIDUAL MARKET  
RATE FILING SUMMARY**

Legal Entity	Members On & Off	06/30/22	Market Share	Rate Increases				Originally Filed 2023	Approved 2023	Cumulative 2019-2023
				Approved 2019	Approved 2020	Approved 2021	Approved 2022			
				Average Rate Change	Average Rate Change					
CareFirst BlueChoice	142,748	61%		-17.0%	-14.7%	-11.9%	6.2%	11.2%	6.0%	-29.8%
CareFirst GHMSI	6,549	3%		-11.1%	-1.4%	-17.1%	-12.6%	25.9%	13.3%	-28.0%
CareFirst CFMI	9,787	4%		-11.1%	-1.4%	-17.1%	-12.6%	25.9%	13.3%	-28.0%
Kaiser	62,118	27%		-7.4%	-5.0%	-11.0%	-5.0%	7.2%	6.6%	-20.7%
United Healthcare	11,351	5%		N/A	N/A	N/A	1.2%	8.7%	4.4%	N/A
<b>TOTAL</b>	<b>232,553</b>	<b>100.0%</b>		<b>-13.2%</b>	<b>-10.3%</b>	<b>-11.9%</b>	<b>2.1%</b>	<b>11.0%</b>	<b>6.6%</b>	<b>-25.3%</b>
<b><u>SUBTOTAL (By Insurer)</u></b>										
CareFirst	159,084	68%		-16.4%	-13.4%	-12.3%	4.7%	12.7%	6.7%	-29.0%
Kaiser	62,118	27%		-7.4%	-5.0%	-11.0%	-5.0%	7.2%	6.6%	-20.7%
United Healthcare	11,351	4.9%		N/A	N/A	N/A	1.2%	8.7%	4.4%	N/A
<b>TOTAL</b>	<b>232,553</b>	<b>100%</b>		<b>-13.2%</b>	<b>-10.3%</b>	<b>-11.9%</b>	<b>2.1%</b>	<b>11.0%</b>	<b>6.6%</b>	<b>-25.3%</b>

**Exhibit 2**  
**2023 ACA: INDIVIDUAL MARKET**  
**ILLUSTRATIVE PREMIUM IMPACTS**  
**BALTIMORE RATES**

**SELF-ONLY ILLUSTRATION (AGE 40)**

Lowest Cost Bronze Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$240	8.9%	\$261	\$21
CareFirst GHMSI/CFMI	PPO	\$392	14.1%	\$447	\$55
Kaiser	HMO	\$234	3.0%	\$241	\$7
UHC (Optimum Choice)	HMO	\$256	-1.3%	\$253	(\$3)

**FAMILY OF FOUR ILLUSTRATION (AGES 45, 43, 15, 13)**

Lowest Cost Bronze Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$826	8.9%	\$899	\$74
CareFirst GHMSI/CFMI	PPO	\$1,348	14.1%	\$1,538	\$190
Kaiser	HMO	\$805	3.0%	\$828	\$24
United Healthcare (Optimum Choice)	HMO	\$880	-1.3%	\$869	(\$11)

Lowest Cost Silver Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$323	3.8%	\$335	\$12
CareFirst GHMSI/CFMI	PPO	\$453	13.3%	\$513	\$60
Kaiser	HMO	\$261	2.7%	\$268	\$7
UHC (Optimum Choice)	HMO	\$335	4.5%	\$350	\$15

Lowest Cost Silver Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$1,112	3.8%	\$1,154	\$42
CareFirst GHMSI/CFMI	PPO	\$1,560	13.3%	\$1,766	\$207
Kaiser	HMO	\$900	2.7%	\$924	\$24
United Healthcare (Optimum Choice)	HMO	\$1,154	4.5%	\$1,206	\$51

Lowest Cost Gold Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$348	5.8%	\$369	\$20
CareFirst GHMSI/CFMI	PPO	\$473	13.5%	\$537	\$64
Kaiser	HMO	\$291	10.5%	\$322	\$31
UHC (Optimum Choice)	HMO	\$328	0.1%	\$328	\$0

Lowest Cost Gold Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$1,199	5.8%	\$1,268	\$70
CareFirst GHMSI/CFMI	PPO	\$1,629	13.5%	\$1,848	\$219
Kaiser	HMO	\$1,003	10.5%	\$1,108	\$105
United Healthcare (Optimum Choice)	HMO	\$1,129	0.1%	\$1,130	\$1

**EXHIBIT 3: 2023 MARYLAND, ACA, SMALL GROUP MARKET  
RATE FILING SUMMARY**

Legal Entity	Network Type	Members On & Off Exchange 02/28/22	Market Share	Approved	Approved	Originally Filed	Approved	Approved	Approved	Approved	Approved
				2021 Average Rate Increase*	2022 Average Rate Increase*	2023 Average Rate Increase	1Q23 Average Rate Increase	2Q23 Average Rate Increase	3Q23 Average Rate Increase	4Q23 Average Rate Increase	2023 Average Rate Increase
CareFirst BlueChoice, Inc.	HMO	175,433	71%	3.1%	4.4%	11.7%	10.8%	11.0%	7.5%	7.6%	9.1%
CF GHMSI	PPO	12,819	5%	2.0%	3.7%	5.8%	0.0%	0.3%	0.6%	0.9%	0.4%
CF CFMI	PPO	7,146	3%	2.0%	3.7%	5.8%	0.0%	0.3%	0.6%	0.9%	0.4%
United Healthcare of the Mid-Atlantic	HMO	3,713	1%	3.5%	9.4%	10.2%	8.9%	8.9%	8.9%	8.9%	8.9%
United Healthcare (Optimum Choice)	HMO	9,399	4%	-2.7%	7.0%	10.1%	8.4%	8.4%	8.4%	8.4%	8.4%
United Healthcare (MAMSI)	EPO	11,791	5%	1.0%	8.8%	3.1%	2.4%	2.5%	2.6%	2.7%	2.5%
United Healthcare Insurance Co.	PPO	17,084	7%	4.5%	8.0%	3.8%	1.3%	1.4%	3.6%	3.7%	2.7%
Kaiser	HMO	10,492	4%	-5.0%	5.0%	9.0%	10.5%	11.0%	7.2%	7.0%	9.0%
Aetna Health, Inc.	HMO	49	0%	-16.8%	-26.8%	12.6%	12.5%	12.0%	11.4%	9.7%	11.0%
Aetna Life Insurance Co.	PPO	402	0%	-14.7%	-10.1%	8.9%	10.9%	4.5%	9.8%	10.3%	8.9%
<b>TOTAL</b>		<b>248,328</b>	<b>100%</b>	<b>2.3%</b>	<b>5.1%</b>	<b>10.0%</b>	<b>8.7%</b>	<b>8.9%</b>	<b>6.5%</b>	<b>6.6%</b>	<b>7.6%</b>
<b><u>SUBTOTAL (By Insurer)</u></b>											
CareFirst		195,398	79%	3.0%	4.3%	11.1%	9.7%	9.9%	6.8%	6.9%	8.2%
United Healthcare		41,987	17%	1.6%	8.1%	5.6%	3.9%	3.9%	4.9%	4.9%	4.5%
Kaiser		10,492	4%	-5.0%	5.0%	9.0%	10.5%	11.0%	7.2%	7.0%	9.0%
Aetna		451	0%	-14.9%	-11.9%	9.3%	11.1%	5.3%	10.0%	10.2%	9.1%
<b>TOTAL</b>		<b>248,328</b>	<b>100%</b>	<b>2.3%</b>	<b>5.0%</b>	<b>10.0%</b>	<b>8.7%</b>	<b>8.9%</b>	<b>6.5%</b>	<b>6.6%</b>	<b>7.6%</b>
<b><u>SUBTOTAL (By Coverage Type)</u></b>											
HMO		199,086	80%	2.2%	4.7%	11.4%	10.6%	10.8%	7.6%	7.6%	9.0%
EPO		11,791	5%	1.0%	8.8%	3.1%	2.4%	2.5%	2.6%	2.7%	2.5%
PPO		37,451	15%	3.0%	5.5%	4.9%	0.7%	0.8%	2.1%	2.3%	1.6%
<b>TOTAL</b>		<b>248,328</b>	<b>100%</b>	<b>2.3%</b>	<b>5.0%</b>	<b>10.0%</b>	<b>8.7%</b>	<b>8.9%</b>	<b>6.5%</b>	<b>6.6%</b>	<b>7.6%</b>

**Exhibit 4**  
**2023 ACA: SMALL GROUP MARKET**  
**ILLUSTRATIVE PREMIUM IMPACTS**  
**BALTIMORE RATES**

**SELF-ONLY ILLUSTRATION (AGE 40)**

**FAMILY OF Four ILLUSTRATION (AGES 45, 43, 15, 13)**

Lowest Cost Bronze Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$163	47%	\$239	\$76
Aetna	PPO	\$242	32%	\$319	\$77
CareFirst BlueChoice	HMO	\$274	22%	\$334	\$60
CareFirst GHMSI/CFMI	PPO	\$429	-0.4%	\$428	(\$2)
Kaiser	HMO	\$276	4%	\$286	\$11
United Healthcare (MAMSI)	EPO	\$351	8%	\$379	\$27
United Healthcare (Optimum Choice)	HMO	\$306	13%	\$347	\$41
United Healthcare of the Mid-Atlantic	POS	\$281	15%	\$324	\$43
United Healthcare Insurance Co.	PPO	\$370	7%	\$396	\$26

Lowest Cost Bronze Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$560	47%	\$821	\$261
Aetna	PPO	\$832	32%	\$1,097	\$265
CareFirst BlueChoice	HMO	\$942	22%	\$1,149	\$207
CareFirst GHMSI/CFMI	PPO	\$1,478	0%	\$1,472	(\$6)
Kaiser	HMO	\$949	4%	\$986	\$36
United Healthcare (MAMSI)	EPO	\$1,210	8%	\$1,303	\$94
United Healthcare (Optimum Choice)	HMO	\$1,052	13%	\$1,193	\$140
United Healthcare of the Mid-Atlantic	POS	\$967	15%	\$1,116	\$149
United Healthcare Insurance Co.	PPO	\$1,272	7%	\$1,363	\$91

Lowest Cost Silver Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$276	9%	\$301	\$25
Aetna	PPO	\$419	-13%	\$363	(\$56)
CareFirst BlueChoice	HMO	\$345	16%	\$402	\$57
CareFirst GHMSI/CFMI	PPO	\$492	-3%	\$477	(\$15)
Kaiser	HMO	\$292	11%	\$325	\$33
United Healthcare (MAMSI)	EPO	\$370	11%	\$410	\$39
United Healthcare (Optimum Choice)	HMO	\$324	15%	\$374	\$50
United Healthcare of the Mid-Atlantic	POS	\$309	15%	\$355	\$46
United Healthcare Insurance Co.	PPO	\$390	9%	\$424	\$34

Lowest Cost Silver Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$949	9%	\$1,035	\$86
Aetna	PPO	\$1,441	-13%	\$1,249	(\$191)
CareFirst BlueChoice	HMO	\$1,187	16%	\$1,382	\$195
CareFirst GHMSI/CFMI	PPO	\$1,693	-3%	\$1,642	(\$51)
Kaiser	HMO	\$1,004	11%	\$1,117	\$113
United Healthcare (MAMSI)	EPO	\$1,274	11%	\$1,410	\$136
United Healthcare (Optimum Choice)	HMO	\$1,114	15%	\$1,287	\$172
United Healthcare of the Mid-Atlantic	POS	\$1,064	15%	\$1,224	\$159
United Healthcare Insurance Co.	PPO	\$1,341	9%	\$1,458	\$117

Lowest Cost Gold Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$337	12%	\$376	\$40
Aetna	PPO	\$452	0.4%	\$454	\$2
CareFirst BlueChoice	HMO	\$421	18%	\$496	\$75
CareFirst GHMSI/CFMI	PPO	\$569	-1%	\$563	(\$6)
Kaiser	HMO	\$331	12%	\$372	\$41
United Healthcare (MAMSI)	EPO	\$444	7%	\$473	\$29
United Healthcare (Optimum Choice)	HMO	\$374	14%	\$424	\$51
United Healthcare of the Mid-Atlantic	POS	\$358	14%	\$408	\$51
United Healthcare Insurance Co.	PPO	\$467	6%	\$494	\$28

Lowest Cost Gold Plan		2022	%	2023	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$1,159	12%	\$1,295	\$137
Aetna	PPO	\$1,557	0.4%	\$1,564	\$7
CareFirst BlueChoice	HMO	\$1,449	18%	\$1,709	\$260
CareFirst GHMSI/CFMI	PPO	\$1,960	-1%	\$1,939	(\$21)
Kaiser	HMO	\$1,140	12%	\$1,280	\$140
United Healthcare (MAMSI)	EPO	\$1,528	7%	\$1,628	\$100
United Healthcare (Optimum Choice)	HMO	\$1,286	14%	\$1,460	\$175
United Healthcare of the Mid-Atlantic	POS	\$1,231	14%	\$1,406	\$175
United Healthcare Insurance Co.	PPO	\$1,606	6%	\$1,701	\$95

**EXHIBIT 5: 2023 MARYLAND ACA INDIVIDUAL STAND-ALONE DENTAL MARKET  
RATE FILING SUMMARY**

1	3	4	6	10	11	12	13		14	
<u>Market</u>	<u>Legal Entity</u>	<u>Network Type</u>	<u>Actual Members On &amp; Off Exchange 03/30/22</u>	<u>Market Share</u>	<u>Approved 2019 Average Rate Change</u>	<u>Approved 2020 Average Rate Change</u>	<u>Approved 2021 Average Rate Change</u>	<u>Approved 2022 Average Rate Change</u>	<u>Originally Filed 2023 Average Rate Change</u>	<u>Approved 2023 Average Rate Increase</u>
Individual	Alpha Dental	DPPO	4,607	5%	3.4%	-1.4%	-1.7%	0.0%	-4.0%	-4.0%
Non-Medigap (INM)	CareFirst GHMSI	DPPO	15,825	17%	6.6%	-0.3%	-5.0%	0.0%	9.4%	9.2%
	CareFirst CFMI	DPPO	36,924	39%	6.6%	-0.3%	-5.0%	0.0%	9.4%	9.2%
	Delta Dental of PA	DPPO	23,344	25%	0.0%	-2.5%	0.0%	0.0%	-2.2%	-2.2%
	Dominion Dental Services	DHMO+DPPO	14,432	15%	-6.5%	-0.5%	-3.1%	1.5%	0.0%	0.0%
	<b>TOTAL</b>		<b>95,132</b>	<b>100%</b>	<b>3.6%</b>	<b>-0.7%</b>	<b>-3.7%</b>	<b>0.1%</b>	<b>4.5%</b>	<b>4.4%</b>

**Exhibit 6**  
**2023 ACA: INDIVIDUAL DENTAL STAND-ALONE MARKET**  
**ILLUSTRATIVE PREMIUM IMPACTS**  
**BALTIMORE RATES**

**SELF-ONLY ILLUSTRATION (AGE 40)**

<b>Most Popular Plan, Adult, 40 year old, Baltimore Metro Region</b>				
<u>Carrier</u>	<u>Network Type</u>	<u>2022 Monthly Approved</u>	<u>2023 Monthly FILED</u>	<u>Monthly Change</u>
Alpha Dental	DPPO	\$24	\$23	(\$1)
CareFirst GHMSI	DPPO	\$45	\$52	\$7
CareFirst CFMI	DPPO	\$45	\$52	\$7
Delta Dental of PA	DPPO	\$17	\$17	(\$0)
Dominion Dental Services	DHMO+DPPO	\$16	\$16	\$0
<b>TOTAL</b>		<b>\$32.45</b>	<b>\$36.23</b>	<b>\$4</b>

**FAMILY OF FOUR ILLUSTRATION (AGES 45, 43, 15, 13)**

<b>Most Popular Plan</b>				
<u>Carrier</u>	<u>Network Type</u>	<u>2022 Monthly Approved</u>	<u>2023 Monthly FILED</u>	<u>Monthly Change</u>
Alpha Dental	DPPO	\$82	\$79	(\$3)
CareFirst GHMSI	DPPO	\$177	\$186	\$9
CareFirst CFMI	DPPO	\$177	\$186	\$9
Delta Dental of PA	DPPO	\$73	\$72	(\$2)
Dominion Dental Services	DHMO+DPPO	\$59	\$59	(\$0)
<b>TOTAL</b>		<b>\$129.18</b>	<b>\$133.44</b>	<b>\$4</b>